Huntington **Mortgage Group**

Debtor: David William Bertschi
Debtor: Michelle Lyn Bertschi

Case No.: 05-44244

REAFFIRMATION AGREEMENT

The undersigned, having filed his/their voluntary petition in the United States Bankruptcy Court, SOUTHERN District of the State of OH identified as case number 05-44244 and being indebted to Huntington Mortgage in the amount of $ 133,699.19 with interest at the rate of 7.87500% per annum from October 01, 2005, and advances, upon a promissory note identified as loan number 889608-6 and secured by a mortgage deed of even date covering the premises commonly known as: 2520 Inverness Court in the city and state of: Troy OH 45373, do hereby reaffirm and reinstate the aforementioned note in all respects.

The undersigned further agrees to pay the principal and interest in monthly installments in accordance with the terms of the said note. The amount that is required to be paid each month may adjust from time to time in accordance with the terms of the note, mortgage, and any attached riders, or to meet escrow requirements.

The undersigned further acknowledges that they have been fully informed of the contents of this agreement and enter into it voluntarily, and that it is not a requirement of the U.S. Bankruptcy Code.

The undersigned further represents that this agreement will not impose undue hardship upon them and that it is in their best interest.

It is understood that the undersigned may rescind this agreement at any time prior to the discharge from the bankruptcy or within 60 days thereafter in writing and mailed or delivered to:

Huntington Mortgage
7575 Huntington Park Drive HM 3123
Columbus, Ohio 43235

The debtor understands and acknowledges that if he does not cancel this reaffirmation agreement before discharge or within 60 days this agreement is filed with the Bankruptcy Court, whichever occurs later, he will be bound by this reaffirmation agreement and the terms and conditions of the note and real estate mortgage.

06 JAN -3 PM 12:03

Executing this Reaffirmation agreement is not necessary or required.

Date 11/23/05 — David William Bertschi
David William Bertschi

Date 11/23/05 — Michelle Lyn Bertschi
Michelle Lyn Bertschi

Serviced by:
Huntington Mortgage
B D Ralph

Date November 01, 2005
Loan no.889608-6

BY: B.D. Ralph
Sr. Bankruptcy Specialist

BK502/JAT

Huntington

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Michelle Lyn Bertschi

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ATTORNEY'S DECLARATION

REAFFIRMATION

11 U.S.C. SEC. 524 (C) (3)

The undersigned attorney for the debtor(s) declares/swears that said attorney has represented the debtor(s) during the course of negotiation, a reaffirmation agreement under 11 U.S.C. SEC. 524 (C) (3) and that the agreement:

(A) Represents a fully informed and voluntary agreement by the debtor(s), and

(B) Does not impose an undue hardship on the debtor(s) or a dependent of the debtor(s).

I, Eric A. Stamps attorney for David William Bertschi and Michelle Lyn Bertschi under the penalty of perjury that the foregoing is true and correct.

Executed On 11-31-05

Signature [signature]

BK503/JAT